

Debtor 1	Joann Hickey		
Debtor 2 (Spouse, if filing)			
United States Bankruptcy Court for the:	WESTERN	District of	PA
Case number	12-11095		(State)

## Form 4100R

# Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

### Part 1: Mortgage Information

Name of creditor:	WILMINGTON SAVINGS FUND SOCIETY, BCAT 2014-9TTco Shellpoint Mortgage Servicing			Court claim no. (if known):	5
Last 4 digits of any number you use to identify the debtor's account:	9	4	8	6	
Property address:	1802 E. 4th Street				
	Number	Street			
	Erie	PA	16511		
	City	State	ZIP Code		

### Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

### Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 12/01/2017  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: \_\_\_\_\_  
MM / DD / YYYY

Joann Hickey

12-11095

Debtor 1

First Name

Middle Name

Last Name

Case number (if known)

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

☐

I am the creditor.

☒

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x/s/ Hugh Russell

Signature

Date 11 01 2017

Print

Edwin Hugh Russell II

First Name

Middle Name

Last Name

Title

Bankruptcy Case Manager

Company

Shellpoint Mortgage Servicing

If different from the notice address listed on the proof of claim to which this response applies:

Address

PO Box 10826

Number

Street

Greenville

City

SC

State

29603

ZIP Code

Contact phone

864 312 4854

Email

mtgbk@shellpointmtg.com

Shellpoint Mortgage Servicing  
PO BOX 10826  
Greenville, SC 29603-0826

Phone Number: (800) 365-7107  
Fax: (866) 467-1137  
Email: mtgbk@shellpointmtg.com

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RE: Debtor 1 Jo Ann Hickey  
Debtor 2

Case No: 1211095

PROOF OF SERVICE

I certify that a copy of the foregoing documents were served upon the following persons electronically or by mail via the U.S. Postal Service, postage prepaid or by personal delivery, at their scheduled addresses on this day, 11/1/2017.

Western District of Pennsylvania, Erie Division  
17 South Park Row  
US Courthouse, Room B160  
Erie, PA 16501-

Ronda Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219

Theodore B Ely II  
305 West Sixth Street

Erie, PA 16507-

/s/ Hugh Russell